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ABSTRACT

This publication, presented in four sections, is designed to assist local school systems in implementing consumer education programs. Several parts of the guide are adapted from the U.S. Office of Education publication, Suggested Guidelines for Consumer Education, Grades K-12. First, the pupil goals are broadly and narrowly stated. The broad goals are to function effectively as a consumer and to interact with the producer-distributor to derive mutual benefits. The next section recommends general guidelines for the K-12 consumer education curriculum, and some specific ones for elementary, secondary, and in-service education. Section 3 discusses consumer education roles for the school administrator, classroom teacher, parents, students, state and local government, consumer organizations, and the business community. Section 4 suggests curriculum concepts and activities for the consumer as an individual, the consumer as a society member, the consumer's marketplace alternatives, and the consumer's rights and responsibilities. For instance, under "The Consumer as an Individual," K-3 through K-12 activities examine personal values and consider psychological influences. There are three appendixes which contain (1) a list of federal departments and their responsibilities and state, local, and other resources, (2) a consumer education film list, and (3) a consumer education bibliography. (CSS)

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GUIDELINES FOR CONSUMER EDUCATION IN KENTUCKY SCHOOLS

GRADES K-12

CE 017 807

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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GUIDELINES FOR CONSUMER EDUCATION IN KENTUCKY SCHOOLS

GRADES K-12

James B. Graham
Superintendent of Public Instruction
Kentucky Department of Education
Frankfort, Kentucky

Revised July, 1976

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FOREWORD

The publication, Consumer Education Guidelines, was developed by the Kentucky Department of Education to assist local school systems in implementing consumer education programs.

In addition to developing and distributing these guidelines, the Department of Education is committed to providing other curriculum resources and consultative services to local school systems as they plan and implement their consumer education curriculum. These services are available from both the Bureau of Instruction and the Bureau of Vocational Education in their Divisions of Program Development.

The Department of Education believes that every student must have an opportunity to gain life-coping skills as a consumer. We believe that the programs established in the schools of our Commonwealth using these guidelines will provide that opportunity.

James B. Graham
Superintendent of Public Instruction

ADKNOWLEDGMENTS

Sincere appreciation and grateful acknowledgments are extended to the many persons and agencies who contributed to the successful completion of the Consumer Education Guidelines.

The steering committee, composed of representatives from the Bureau of Instruction and the Bureau of Vocational Education, relied heavily upon advice from the colleges and universities, local school administrators and teachers, consultants from other state departments of education, the Consumer Advisory Council, the Consumer Protection Division of the Attorney General's Office, and the Consumer Protection and Regulation Cabinet in making decisions regarding these guidelines.

Several sections of the Guidelines have been taken, with some adaptations, from the U.S.O.E. publication, Suggested Guidelines for Consumer Education, Grades K-12. We are grateful to Sandra Willett, HEW, Director for Consumer Education, for granting permission to use this material.

We are indebted to the following schools for the valuable assistance they provided by serving as test schools for these guidelines:

Nicholasville Elementary School
Nicholasville, Kentucky

Russell Middle School
Russell, Kentucky

University Breckinridge School
Morehead, Kentucky

Boyle County High School
Danville, Kentucky

Myers Middle School
Louisville, Kentucky

Madisonville-North Hopkins
High School
Madisonville, Kentucky

The development of this guide was the result of the cooperative efforts of many persons and agencies. This publication represents a culmination of the support and efforts of these individuals and agencies, and it is hoped that these guidelines will contribute significantly toward making all our citizens more knowledgeable consumers.

GOALS

A. To function effectively as a consumer in the arena of the free enterprise system, the pupil will:

- understand the profit motive of the capitalistic free enterprise system,
- understand the relevance of economic principles to the achievement of personal economic competence,
- understand one's rights and responsibilities as both a consumer and as a producer,
- develop a sound decision-making process which takes into account the individual's own economic value system and life-style,
- utilize skills to solve new consumer problems as they arise; e.g., to identify the economic, environmental, and personal effects of various technological advances; to identify the helpful and harmful aspects of inventions as they relate to the economy, the environment, and one's personal values.

B. To interact with the producer-distributor and derive mutual benefit as consumers, the pupils will be able to:

- evaluate and discriminate alternatives in the marketplace.
- recognize common fallacies which differentiate rational from emotional appeals in advertising and selling,
- identify sources of information which can aid consumer decisions throughout life, such as advertisements, product labels, and classified notices,
- demonstrate skills in understanding and using various

business forms which the consumer will likely meet in the common experiences of everyday life.

GUIDELINES

A. Curriculum

Consumer education should be available to all students K-12.

Consumer education should provide experiences which aid students in understanding their values, choices and responsibilities as a consumer.

Consumer education should be an integral part of career education and should be included in any career education program.

Consumer education objectives should encompass both the cognitive and the affective domains.

Consumer education should be implemented into the curriculum of the local schools by methods decided on by the local school system.

Consumer education teaching aids and curriculum guides should be developed for the use of the teacher.

Each local school system should evaluate its current curriculum to identify existing areas in which consumer education is being taught. Such evaluation should identify existing activities by grade level and subject area.

B. Elementary

Consumer education concepts should be divided into levels of understanding.

Consumer education should be integrated into the existing curriculum.

C. Secondary

Consumer education should have an identity of its own and be offered as a teaching unit or a short course in appropriate subject area; i.e., social studies, math, business, home economics, health.

D. In-service Education

Teacher in-service education should be considered a necessary

component for the successful implementation of consumer education. In-service education may involve the following: local education system, community, college and university, and state department of education.

Teacher in-service education should present alternatives in methodology, materials and other resources.

ROLES IN CONSUMER EDUCATION

School Administrator

A program of consumer education, whether channeled through the medium of individual courses, team teaching, multi-disciplines, or the entire system requires the strong, interrelated support of many. Often the initial role is played by the school administrator. The administrator should serve as a focal point for cooperation and coordination among students, teachers, parents, and the community.

In addition to a personal commitment to consumer education, however, the administrator must support innovative teachers whose efforts to objectively examine varying economic viewpoints and social attitudes may be misunderstood by some groups in the community.

The administrator must insure an adequate allocation of funds and time for the planning and coordination of consumer education programs so that they receive their proper place in the curriculum.

The administrator should work behind the scenes to provide resource materials and equipment. School facilities such as the library should be made available by the administrator to provide meaningful assistance to consumer education teachers and students.

The administrator should work openly and actively with parents to develop and evaluate relevant programs and to encourage consumer education in the home as well as in the classroom.

Without the full support of the school administrator, the classroom teacher's effectiveness and community participation are extremely limited.

Classroom Teacher

A major role in consumer education is played by the classroom teacher.

When the students come to school, they are usually open to new experiences. If the teacher is sensitive to the students' needs and maintains maximum flexibility with minimum restrictions, the young person's drive to learn about the environment can be productive and satisfying. The student must be given the opportunity to explore and manipulate various learning experiences.

The sensitive teacher can help the student keep the basic motivation of "wanting to know" by offering subjects which are part of the student's interest sphere. For example, a high school teacher could be far more effective in teaching budgeting by having the student first evaluate the cost of his wardrobe rather than listening to a purely factual lecture on planned spending.

As early as kindergarten, children are capable of making choices concerning expenditures for things they want or need. As they are taught to accept responsibility for these choices, experiences are gained and learning occurs. The kindergarten child must be encouraged to make independent choices in regard to his spending, earnings, and savings. These activities, however, should be of short duration, and should lead to immediate satisfaction.

A teacher must also encourage students to think in terms of

alternatives, to learn that existing knowledge is neither perfect nor complete. Students need freedom to choose among these alternatives, depending on how they see each new situation. In other words, they must learn to think for themselves when the teacher is not around.

Everyone makes mistakes in the process of dealing with the environment. A student can learn from them effectively if the student's mistakes are not always subject to teacher criticism. When possible failure consistently invites classroom rejection, the student will eventually stop trying. All creative efforts should always be evaluated in a friendly and constructive manner.

It is also important to remember that the student's value system will frequently differ from that of the teacher's. The effective teacher does not force personal opinions on the student but allows the student to build a set of values and concepts which will be useful for a lifetime.

Parents

Parents are the first, and often the most lasting, influence in determining a child's ability to function successfully in the marketplace.

With parental cooperation, a student's newly acquired knowledge can be reinforced and, more importantly, applied in a practical and meaningful way in the home. For example, when a high school student is studying health insurance in class, a discussion at home of the cost of a specific illness can do much to broaden the student's understanding of health needs and costs. An elementary child's classroom account of comparative shopping can be reinforced by assisting parents in the weekly shopping trip.

Parents can also help teachers build the classroom curriculum by suggesting topics that are of primary interest to the children. They should evaluate, along with their children, the consumer problems of the family and the community and must encourage their children to participate actively in deciding the use of the family's income. Above all, they must be tolerant toward their children as they learn to make decisions and take responsibilities.

Student

Properly motivated, the student can take a very meaningful and active role in consumer education.

A child entering school is often:

- eager for new experiences,
- asking questions,
- trying to make sense out of a confusing world,
- involved in the search for reasons,
- trying to discover his limits and the limits in each new situation he faces,
- willing to make guesses and test them,
- anxious to choose alternatives.

Hopefully, this open and questioning attitude will continue after completion of his formal education.

After having had a consumer education course, a young adolescent should be able to ask and resolve such questions as: "What job openings are available to me that will fit into my school hours?" "Can I make enough money to purchase a bicycle if I deliver packages or the daily papers?" "Shall I save and pay cash for it or get it on an installment plan?"

Students at all levels can take an active part in organizing curriculum material around their interests and needs. They should alert teachers to their consumer concerns, such as problems of

managing clothing and entertainment budgets. Clothes, recreation and leisure time activities can be important sources of student concern. When these concerns are associated with peer approval, their particular problems, students can become dedicated to consumer education and respond well to it.

Current as well as former students can be extremely helpful to teachers in evaluating total consumer education offerings and experiences. Teachers should welcome ideas from students and consider them, to a large degree, in constructing the consumer education program.

State and Local Government

State and local departments of education are responsible for the supervision of curriculum development, teacher education and certification, and the evaluation of Federal, State, and local educational programs.

Since each of these functions can affect a program in consumer education, state and local departments of education play a significant role in consumer education on a statewide program basis.

In order to implement such a program, the Kentucky Department of Education is already moving in two distinct but interrelated areas:

1. Members of the staff are assigned to coordinate all consumer education activities initiated by the Department.
2. A statewide campaign is initiated to acquaint administrators and the public with the need for consumer education to secure their support and participation in the program at

the local level.

State and local consumer protection offices are increasing in number and expanding their involvement in consumer education. Consumers are not always aware of state consumer laws or they may need more information to fully understand how they are affected by these laws. For example, many consumers do not know the implications of the credit laws, insurance regulations, and health and safety laws in their state. To help consumers understand these laws, education is required.

State and local offices of consumer protection can assist consumer educators in a number of ways, such as providing speakers, consumer publications, slides, films, and other audiovisual materials. In addition, these offices can help inform the public of mechanisms available for handling complaints, problems, and violations at the state and local levels. Teachers and teacher educators should be encouraged to seek the help of these offices in planning and addressing consumer education classes.

Other state offices active in consumer areas such as the Department of Agriculture, the Department of Commerce, and especially, the Cooperative Extension Services located in land-grant colleges can also be helpful in formulating consumer education programs.

Consumer Organizations

Consumer organizations at the national, state, and local levels can be of great assistance to consumer educators. The organization of consumers as a constructive force in the nation is a significant development of the past few years. Consumers have organized into

local, state, and national groups in order to increase their effectiveness in promoting and protecting the interest of consumers and to stimulate additional consumer information and educational programs. Consumer groups usually organize around specific issues such as the need to eliminate unfair practices, fraud and deception in the marketplace, to obtain more meaningful information and to encourage effective consumer legislation.

There is a growing interest in the formation of these organizations as consumers become increasingly aware of their role in the economy and the need for their voices to be effectively heard by those in government and business who make decisions affecting their interests.

Many other voluntary organizations formed primarily for service to specific groups find their role so intimately concerned with consumer issues they have adopted active programs to help consumers. These include special socio-economic groups, credit unions, civic groups, the elderly, labor unions, religious organizations, and co-operatives.

Some of the ways consumer organizations can be helpful in consumer education are as follows:

- Provide the focal point where parents, students, and teachers can participate in consumer action in the community; such cooperation helps create a climate in which consumer problems can be openly discussed and resolved by business, government, and the consumer.
- Serve as a resource on current consumer issues and provide information on local, state, and national consumer problems services.

- Supply or assist in obtaining qualified speakers for consumer education classes on specific consumer issues and on citizen participation in solving consumer problems.
- Support needed budget requests and programs for improved consumer education at all levels.
- Assist parents, teachers and students to better understand their role in helping authorities with consumer protection responsibilities and in obtaining needed improvements in consumer protection laws.

Consumer organizations can help develop understanding by parents, students, and teachers in the process of refining the marketplace to provide more efficiently the kinds of goods and services which consumers want and need. By so doing, they advance the welfare of all.

For further information on consumer organizations, contact:

Director for Field Operations
President's Committee on Consumer Interests
Washington, D. C. 20506

Business Community

Consumers are increasingly dependent on the business community for supplying desired goods and services in their search for an improved quality of living.

In turn, the survival of the business community is dependent on the willingness and ability of the consumer to purchase the goods and services offered.

The objectives of the consumer and producer or seller are not always identical, but they are interdependent and can only survive together.

These two segments of our economy cannot afford continual confrontation, for neither will benefit from such a climate. Each should be willing to recognize this interdependency and the advantage to both of cooperation in improving the marketplace and society at large.

The role of the individual businessman as well as that of the entire business community in consumer education should be, and hopefully will be, characterized by enthusiastic support. This support may be provided in a number of ways and must be used in an appropriate manner by the consumer educator.

Specifically, some of the ways in which the business community can lend assistance in consumer education are as follows:

- Objectively help educators plan consumer programs.
- Supply adequate point of sale and service information.
- Provide, when possible, publications written for the foreign language speaking consumer.
- Participate with teachers in in-service training sessions.
- Allow the store and its products to be used as a laboratory.
- Provide speakers for consumer education classes.
- Institute advertising campaigns that are truly educational and that give ample information on which to base purchasing decisions. For example, facts regarding quality, durability or safety, or in the case of foods, nutritional content, will facilitate more intelligent consumer decisions.
- Provide labels and special guides with instructions, content, and safety information to facilitate consumer use of products.
- Create informal complaint handling facilities at national

as well as local centers.

- Train sales personnel in consumer education so that they will be able to give consumers meaningful assistance
- Urge state and national trade (business) associations to join in funding programs of teacher training in consumer education without intruding on the traditional independence of the educator.
- Encourage local, state, and national political leaders to give support to sound programs of consumer education.

SUGGESTED CURRICULUM CONCEPTS AND ACTIVITIES

There are many ways to divide the course of study. One teacher may decide to have six or eight major areas, while another may condense the entire study into two. This is the classroom teacher's prerogative.

Four suggested interrelated consumer education program areas are presented here: (1) The Consumer as an Individual, (2) The Consumer as a Member of Society, (3) The Consumer's Alternatives in the Marketplace, and (4) The Consumer's Rights and Responsibilities. Each area includes samples of various types of activities which help bring insight and meaning to some of the topics covered. The activities, sectioned into grades K-3, 4-6, 7-9, and 10-12, demonstrate the levels of maturity within the areas of broad concern.

The broad topics, with introductory concepts suggested in each area, should not be considered all-inclusive, or even the most appropriate. The teacher must develop course content based upon the needs and interests of their students.

The Consumer As An Individual

"Know thyself" is the primary rule for every consumer. Without knowledge of self, of one's potential, of one's aims and ambitions, and of how each affects the other, the consumer may be haphazard in making choices. The students must develop a workable image of the styles they wish to maintain. This image will reflect the posessions wanted, the comforts and pleasures anticipated, and the contributions they hope to make to society.

Emotion obviously plays a large part in determining our choices. Although there is ample room in human experiences for more than the coldly rational, students who know what they are doing and why they are doing it will be more prudent in their choice-making. For example, consumers who understand that advertising may appeal to their emotional needs for security and status will be a wiser purchaser.

Students must be taught the basic elements of consumer behavior so that they will be able to make intelligent consumer decisions ten to fifteen years from now, when many of today's products and services will have been replaced by new ones.

<u>Personal Consumer Behavior</u>

Influences on Personal Values
- Socio-economic influences (attitudes; resources)
- Cultural influences (customs; habits)
- Psychological influences
  - Internal (status; security)
  - External (mass media; advertising and promotion)
- Technological influences (availability; product improvement)

Personal Goals, Achievements, Expectations
- Short-term goals
- Long-term and lifetime goals
- Effects of short-term on long-term goals (vice versa)
- Interrelationship of values and goals
- Self-actualization

Resources
- Human (energy, talent, skills, knowledge)
- Time (leisure, productive)
- Material (income, assets)
- Community (library, schools, public transportation, consumer protection office)

SAMPLE ACTIVITIES

Examining Personal Values

Grades K-3

Help the children prepare their own booklets around the theme of "Who Am I?"

From publications such as National Geographic and Life, show photographs of families from other parts of the world for a discussion on customs.

Grades 4-6

Present the following case study for class discussion.
The Smith family is planning a week's vacation in July. Mr. Smith and younger son, Bill, age 9, enjoy sports. Mrs. Smith just wants a change from household chores. Andy, age 12, would rather spend the vacation money on a new color television set. What could the family do? What other alternatives are open to them?

Grades 7-9

Encourage students to work together on establishing their identity as consumers. Help them discuss the psychological implications of the "bankrupt," "spendthrift," "smart shopper," "tightwad," "credit nut," "penny pincher."

The class cartoonist could depict these for a bulletin board display entitled, "Which one are you?"

Grades 10-12

Encourage each student to select an imaginary salary. Have student deduct taxes and plan a budget for the rest of his income.

Grades 10-12 (continued)

Each student analyzes his proposed spending pattern for class discussion.

Using a tape recorder, students interview three families on how they spend money after the class develops a survey sheet.

Psychological Influences on the Consumer

Grades K-3

In an informal seating arrangement, have discussion on emotional needs after showing enlarged photographs depicting the following situation:

Child fishing with his father,
Child searching for a lost pet,
Baby crying.

Use magazine ads illustrating these needs.

Have students make a chart showing wants vs. needs.

Grades 4-6

Ask students to bring ads for bicycles to class and discuss why these ads are appealing.

Give each student similar tubes of toothpaste. Have each student make an "ad" for this toothpaste and then discuss it with the class. Have each student vote on which toothpaste he would be most likely to buy. Discuss reasons for "most successful" ads.

Grades 7-9

Analyze current fads, such as width of trousers and lengths of skirts. Compare fashions that were popular five years earlier by asking students to bring old family pictures, newspapers, or catalogs.

Predict which fashions will last two years. Students search out ads in leading teen magazines.

Discussion on factors that make a design successful. Who determines fashion design?

Grades 10-12

Encourage students to make a list of all their clothing and equipment needs for a full year. Each student should list clothing and equipment he already has, along with those he intends to purchase. Supply students with catalogs and ads to help with prices. Ask students to explain why they chose their particular item.

Grades 10-12 (continued)

Have discussions of quality versus quantity. Student reports should reflect the cost per month of being appropriately and attractively dressed.

The Consumer As A Member of Society

In today's technically sophisticated world, it is no longer sufficient for individuals to consider only the question of their own goals. Important though these may be to them, such objectives must be intertwined with concern for the kind of society in which they wish to live and which they would want for their fellow man.

They must also understand the effects of their consumer decisions on their families, communities, and nation. They must be aware of the potential impact of their dollar decisions when they buy one product over another or when they decide not to purchase at all. In addition, they should become aware of what they as individuals and as group members can do to make their voices heard in order to improve the marketplace and society.

A consumer education program should help students understand their role in our free enterprise system. They can better gain perspective into their present consumer role if they have been given a historical review of the changes in our economy.

The student should understand that the system of mass production and mass distribution has not only given us more and varied products, but it has also given us more complicated and less readily understood products. Moreover, a small error in production has wide effects and the error may be more difficult to locate.

If the students are aware of the developments and problems in our economy, they will be more effective as a consumer within that economy.

Role of the Consumer in the Economic System

- Function of competitive enterprise system
- Types of businesses (sole proprietorship, partnership, corporation)
- Interrelationship of supply-demand-price
- Importance of consumer spending (power of consumer dollar)
- Effect of collective consumer decisions on production and the quality of life

Effects of the Marketplace on the Consumer

- Historical changes of marketplace
- Mass production (advantages, disadvantages)
- Marketing techniques
  - Advertising (emotional and psychological appeal)
  - Merchandising
    - Persuasive communications
    - Product promotions (demand creation)
    - Packaging and labeling
- Fraudulent and deceptive practices in the marketplace
  - Recognition of fraudulent and deceptive practices such as bait and switch advertising, slack-fill packaging, fraudulent home improvement, phony repair services
  - Costs of frauds to own locale and total economy
- Mechanism for registering dissatisfaction
- Social responsibility of the marketplace (health, safety)

Effects of Family Life

- History of the American family
- Changes in living patterns (needs, wants, demands)
- Money and marriage
  - Money and family relationships
  - Financial management and security

Effects of Community Life

- Public consumption of goods and services
- Pollution of air, water, highways, parks
- Local marketplace
- Local laws governing marketplace and consumption

Effects of Political Institutions

- Role of the local, state, and federal governments
  - Laws and regulations
  - Services and protection offered
  - Advantages and disadvantages
- Effects on consumer decisions

Effects of Social Support

Taxes
- History
- Function
- Forms (city, county, state, federal)

Obtaining information about taxes
Laws governing taxes

SAMPLE ACTIVITIES

Effects of Public Support

Grades K-3

Involve the children in planning for a trip to the Fire Department by inviting them to talk about fire prevention.

A fireman can be invited to the classroom to discuss this with them and to prepare them for the field trip.

Encourage them to consider questions such as "Isn't it expensive to send a fire truck out on a false alarm?" and "Who pays the firemen?" Gradually, develop the idea that everyone pays for this service.

Grades 4-6

Pose the question: "What would it be like to live in a city without taxes?" Help the boys and girls develop a list of things they would do without if no taxes were paid.

Encourage them to evaluate, with their parents, community service in terms of its importance to all community members.

Help students plan a weekly "cleanup" campaign for streets and neighborhood. Each student should have opportunity for leadership and sharing in labor required.

Grades 7-9

A volunteer committee checks on the taxes which young persons must pay in making all their purchases. The report to the class might include a column showing their usual purchases, a column showing current prices, and a column showing taxes on each item listed.

Questions: Should taxes be budgeted?
Should allowances be enlarged to take in taxes?

Grades 10-12

Students form teams to debate question, "Does our community need an increase in local taxes?"

Discuss Federal and local tax return forms.

Invite attorney to class to answer questions drawn up by students.

Make a bulletin board of all tax forms used by local citizens.

The Consumer's Alternatives in the Marketplace

Consumer education can and must fortify the student with knowledge and the skills required to make consumer decisions in the marketplace. Whether a choice is "the right one" or "a good one" must also be viewed in the context of what the individual wants to do in life or what kind of person the student wants to become.

Consumers must be trained to consider all possible options. They must explore and examine all alternatives in making their consumer decisions. For example, a consumer may spend hours searching for the best price on a new automobile but fail to shop comparatively for the credit necessary to finance the purchase. Another consumer may never stop to consider such additional expenses such as maintenance, depreciation, and insurance as part of the total cost.

In order to make intelligent decisions, consumers should ask questions such as: "Does the label tell me how to care for this product?" "What do I need to ask the salesman?" "What repairs does the warranty and guarantee cover?" "If I need information, where can I go?" "What is the reputation of the store or the manufacturer?" "What are service, repair, and maintenance costs?" "What other products and services are available as alternatives?"

The sometimes sobering act of giving up something in order to get something just a little better is familiar to everyone. This kind of choice may create anxiety, and the consumer should be

equipped to cope with it. They must also learn that in giving up immediate gratification, they can often gain greater future satisfaction.

Field trips, television commercials, newspaper ads, catalogs, and classroom discussions about possible alternatives and information intelligent consumers should have before they make their final decision can equip students with the fundamentals of intelligent buymanship which they can apply in any situation.

With the plethora of products and services on the market today and with the probability of new materials, products, and services in the future, it is impossible for the teacher to give students an all encompassing and "ironclad" list of specific purchasing criteria. But the fundamentals of intelligent shopping can be stressed and students be given practice in applying them to varied purchasing decisions.

The suggested topics for providing this experience are arranged in this section in order of basic consumer need followed by those concerned with managing one's money.

Food

Nutritional and dietary value
Food marketing techniques
Shopping techniques
Standards and grades
Labeling
Laws governing food production and distribution
Laws designed to assure wholesomeness
Food additives

Clothing

- Function
- Preference
- Wardrobe planning
- Power of fashion
- "Fad" success
- Laws governing textile standards, such as flammability standards and labeling

Housing

- Types
- Factors influencing value
- Renting vs. owning
- Financing (short-term costs, long-term costs)
- Construction standards and codes

Transportation

- Transportation alternatives (public, private)
- Costs (long-term, short-term)
- Automobile (financing, insurance, depreciation, service and repairs, warranties)
- Safety in design and use

Health Care and Service

- Hospital costs
- Professional medical costs
- Medicine (generic vs. brand names)
- Insurance
  - Voluntary (hospital, surgical, major medical, dental, of income)
  - Involuntary (Workmen's Compensation)
- Caring for the aged (nursing homes, Medicare)
- Social Health Insurance (Medicaid)
- Medical safety
- Income replacement

Household Furnishing and Equipment

- Acquisition plan (short-term, long-term)
- Financing
- Cost of maintenance and service (warranties)
- Shopping techniques
- Labeling standards
- Safety in design and use

Money

- Function
- Planned spending (budgeting)
- Forms of transfer of money (checks, money orders, bank draft)

Banking

- Checking accounts (writing checks, overdrafts, account reconciliation, deposit insurance)
- Other bank services
- Function of Federal Reserve Board
- Laws governing banking industry

Savings

- Reasons for saving (emergencies, vacation, major purchases, education)
- Outlets for saving
- Factors to consider (safety, returns, liquidity, purchasing power protection, convenience)
- Laws providing protection

Credit Buying

- Historical changes
- Types--Installments (mortgage)
  - Non-installments (charge accounts)
- Pitfalls
- Sources
- Costs (credit insurance, service charges)
- Borrowing money
- Legislation
- Contracts
  - Confession of judgment
  - Holder-in-due-course doctrine
  - Wage garnishment
  - Wage assignment clause
  - Add-on clause
  - Balloon clause
  - Repossession clause
- State and local laws governing interest rates
- Debtors' rights, creditors' rights
- Bankruptcy

Insurance

- Types of companies (stock and mutual)
- Function of broker or agent
- Types of policies
- Insurance contracts (clauses)
- Laws governing life insurance companies

Property, Casualty, and Automobile Insurance

- Protection (amount needed, costs)
- Real estate
- Fire (house location, Fire Department influence on costs)
- Theft (floaters)
- Automobile (state regulations governing bodily injury, property damage, fire and theft, collision, medical payment)

Investments

Reasons
Types (stocks, bonds, real estate)
Obtaining information (public, private)
Function
Governmental regulatory agencies
Laws providing protection

Retirement Planning

As a part of lifetime financial plan
Sources of retirement income (pension funds, social security, annuities, investments and other assets, part-time employment)
Use of leisure time

Use of Leisure Time

Leisure as a part of the American way of life
Factors affecting increased free time
Development of and investments in hobbies, talents, skills, and education
Vacations (costs)
Recreation and recreational equipment

Estates, Wills, Trusts

Reasons for planning
Legal assistance
Costs
Taxes (Federal, State)
Laws
Funeral costs

SAMPLE ACTIVITIES

Money

Grades K-3

Prepare for a "White Elephant Sale." Urge each child to bring something that is a "discard."

The teacher can help the students "price" each item and then spread items on tables and counters around the room.

Each child can be given 50 cents in shopping tokens to "buy" what he wants to keep.

For introductory lesson, read poems related to consumer decisions such as "Choosing" from Poems for Children (J. B. Lippincott Co., publisher, 1961).

Grades 4-6

Bring to class mounted pictures of things that boys and girls may be interested in owning, and some that will not interest them.

Post approximate prices on each article. Scatter the pictures all over the room. Give the students what to them is a large sum of imaginary money ($100-$500), a pad and a pencil and send them shopping around the room.

Follow up with a discussion of selective purchasing. How did they choose which item to keep? What alternatives were open to them? How does this compare to real life?

Grades 7-9

Practice decision-making techniques. Present brief stories about people who are in situations in which they must make a decision. The stories should have these elements--a problem, alternative solutions, description of values of people in the story, and information about resources. Have the students work out the problem on the decision-making chart, such as:

PROBLEM:
Values:
  Family member
Resources:
  Alternative (1) (2) (3)
Solutions:
Advantages

Have student choose an article he might like to buy--camera, binoculars, stereo. Guide him to make a comparative shopping checklist and encourage him to use consumer publications; report on which one he will buy and why.

Grades 10-12

<u>Buying a Used Car</u>

- Use overhead transparencies to demonstrate how to buy a used car.

- Help students develop a checklist on how to shop for a used car.

- Visit a used car lot or have a dealer bring a used car to school.

- Have students do a study of the costs of running a car.

Consider -- depreciation, insurance, gas and oil, parking and registration fees and costs, tires, repairs and maintenance.

Those who intend to buy a car should make plans for income to support it.

- Visit the automotive shop in the Industrial Arts Department. Have the students demonstrate simple maintenance and repair techniques such as how to adjust a choke, how to change the oil and oil filter, clean the air filter, change a tire, polish a car, adjust spark plugs, and how to start a stalled car with jumper cables.

Household Furnishings and Equipment

Grades K-3

Have the children bring in coupons from cereal boxtops. Send for a package offering. (The teacher may purchase the offerings in advance.)

Ask the children to evaluate the product.
- Does it meet the advertised performance level?
- What else could be purchased for the same amount of money?
- Would another purchase better fill the wants and needs of the K-3 consumer?

Grades 4-6

Assign the children to watch toy commercials on television. Buy or borrow toys advertised from a local toy dealer. Have children --
- Evaluate the toy advertisement in relation to actual performance.
- Evaluate product design, safety, costs.

Grades 7-9

Develop case studies to illustrate consumer decision problems of young marrieds such as purchasing the following:

- Apartment furnishing
- A new stereo
- A used car

Have students select a product they wish to study and visit a local supermarket to investigate the following information.

- Number of available sizes of product
- Cost per unit (ounce, pound, pint)
- All information listed on package or label

Class discussion to follow should include factors other than price that influence consumer choice.

Grades 10-12

Divide the class into three groups. Have each group conduct a scientific experiment on the following:
- Identity of artificial color on oranges*
- Rapid identity of margarine and butter*
- Qualitative analysis of APC tablets*

Insurance

Grades K-3

After a discussion, have children draw a picture about an experience that was to them a catastrophe--a lost toy, a stolen bike, a broken bone, a bad cold, a lost school bag.

Have a follow-up discussion from which they will arrive at an understanding of "protection."

Grades 4-6

Tell the story of a famous catastrophe; i.e., the April 3, 1974 tornadoes, the San Francisco earthquake, the Chicago fire, the sinking of the Titanic.

Have students list the ways in which insurance helps people in personal financial losses.

Grades 7-9

Have one group of students explore driver behavior patterns and their relationship to automobile insurance costs.

Have another group study automobile designs in terms of costs, safety and insurance costs.

Invite insurance agent to discuss factors that determine insurance costs and State laws governing the insurance industry.

Grades 10-12

Class discussion of functions of insurance--(protection or savings) and costs of types of policies.

Students discuss case studies to determine whether or not insurance would offer the kind of protection or savings program needed for the family situation presented in each case.

Encourage students to do individual reports on Social Security, Medicare, Workmen's Compensation.

* Experiment in FDA's Science Project Series

The Consumers' Rights and Responsibilities

President Nixon in his Consumer Message to the Congress on October 30, 1969, outlined basic consumers' rights:

> "I believe that the buyer in America today has the right to make an intelligent choice among products and services."
>
> "The buyer has the right to accurate information on which to make his free choice."
>
> "The buyer has the right to expect that his health and safety is taken into account by those who seek his patronage."
>
> "The buyer has the right to register his dissatisfaction and have his complaint heard and weighed, when his interests are badly served."

What consumers seek as their rights in the marketplace actually serves to strengthen the free enterprise system. Because it assures them of competitive prices and a wider choice of kind and quality of merchandise, they seek competition among producers. They seek to abolish those practices that work to their disadvantage as consumers, and which would weaken and destroy a free enterprise system--monopoly, fixed prices, unfair competition, unfair and deceptive practices. Eliminating marketplace malfunctions serves both consumers and producers by insuring a sound economy.

Consumers should understand their roles in the economy and exercise their rights to dissent when the marketplace serves them badly, but support it when it serves them well. The aim is a just marketplace which is fair both the the buyer and seller. It is manifest beyond peradventure that unfair, deceptive, or shoddy business practices are perhaps the worst enemies of the honest businessman and the free enterprise economy.

Consumer Rights

Right to make an intelligent choice among products and services
- Open competitive market
- Laws affecting monopolies, oligopolies, price fixing, and unfair and deceptive practices

Right to accurate information
- Full disclosures, labeling
- Advertising and promotions
- Public and private aids
- Government agencies enforcing and regulating

Right to safety
- Local and state responsibility
- Federal responsibility
- Standards and laws governing
- Producers' and merchants' responsibilities

Right to register complaints
- Business-complaint departments
- Local and state complaint bureaus
- Federal agencies
- Arbitration boards
- Courts

Right to redress grievances (see sources of redress in chapter V)
- Voluntary action
- Courts
  - Small claims courts
  - Individual and class actions

Right to fairness in the marketplace
- Elimination of fraud, deception, and unfair business practices such as:
  - fraudulent advertising
  - unnecessary repairs
  - selling used goods as new
- Making adjustments to secure full disclosure in advertising on products and labels, in warranties, in contracts, and in selling practices
- Laws to insure fairness

Consumer Responsibilities

Understand his role as a consumer in our society and take an active part

Understand consumer decision-making process
- Obtaining consumer information
- Private and public information sources

Accept consequences of consumer decisions

Consumer Responsibilities (continued)

Voice consumer complaints and satisfactions
- Procedure for voicing complaints
  - In the marketplace
  - At the local and state level
  - At the federal level
- Documentation of complaint
  - Written
  - Verbal

Participate in activities of voluntary consumer organizations
- History of consumer movement
- Organizations (local, national, international)

Be fair in the marketplace

Behave morally as a customer using care in handling products, reporting cases of "shop-lifting; avoiding abuse of credit, exchange, and refund privileges"

As customers; and taking a vigorous part in insuring that business is fair in its dealings

SAMPLE ACTIVITIES

Consumer's Right to Safety

Grades K-3

Visit toy department of local store for an explanation and demonstration of toy safety.

Have students make a scrapbook of pictures of safe toys.

Grades 4-6

Have students bring hobby equipment such as chemistry sets, airplane model kits, and ice skates to show safety features of their hobbies.

Invite local utility home service representative to discuss "Safety in the Home" including electrical appliances.

Grades 7-9

Teacher can demonstrate flammability of fabrics by igniting several different samples of materials used for coat linings.

Follow demonstration with a discussion of laws pertaining to textiles. Teacher may need assistance and equipment from science teacher.

Grades 10-12

Invite local Food and Drug Administration consumer specialist to speak on laws pertaining to food, drugs, and cosmetics.

Draw up a list of questions with students to ask FDA specialist after each student takes a personal inventory of all food, drugs, and cosmetics they ordinarily use.

The Consumer's Rights and Responsibilities in the Marketplace

Grades K-3

Encourage boys and girls to tell about their experiences while shopping with their families in the supermarket.

Ask them to act out good and bad shopping manners they have noticed.

Grades 4-6

Have a discussion about honesty in the supermarket. Invite students to consider such forms of dishonesty as sampling fruits or vegetables, opening sealed packages to check contents, taking "just one piece of candy."

Send a fact-finding group to find out who really pays for such practices.

Read three life situations that need responsibility decisions. Have students discuss how they would react, (e.g., door to door salesman, telephone promotion, spoiled can of peaches).

Grades 7-9

Take a field trip to a food distribution center to see what measures are taken to protect consumers. Then, help students to see that both merchants and consumers need protection. Let them develop charts listing ways to protect both groups.

Have students differentiate between honest and dishonest practices in the marketplace.

Discuss what the students can do about dishonesty as individuals and as a class.

Grades 10-12

Collect and display newspaper or magazine articles about fraudulent practices affecting consumers. Discuss laws that protect the consumer.

- National
- State
- local

Grades 10-12 (continued)

Ask student "Roving Reporters" to interview a supermarket manager on how he tries to protect the consumer.

Show Medical Quakery films, such as "Health Fraud Racket" (FDA).

APPENDICES

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Federal Housing Administration

Encourages home ownership and maintenance by insuring home mortgages and improvement loans.

Stabilizes interest rates for FHA-insured homes and strives to make available mortgage money in the housing market.

Sets construction standards for FHA-insured homes.

Provides rent supplements to eligible families.

Model Cities Program

Seeks to eliminate economic blight in cities by focusing Federal, State, and local resources on urban planning and development; Some cities include consumer education programs in their planning.

"Operation Breakthrough"

In order to meet the nation's needs for low and moderate-cost housing, "Operation Breakthrough" spurs use of innovative construction and design techniques.

Interstate Land Sales

Enforces provisions for Interstate Land Sales Act in order to protect buyers of land offered in interstate commerce.

For publications write to: Department of Housing and Urban Development, Washington, D. C. 20410.

DEPARTMENT OF THE INTERIOR

Provides certain park and recreation areas and facilities for public use.

Provides financial grants for recreational development.

Bureau of Commercial Fisheries

(Transferred to National Oceanic and Atmospheric Administration (NOAA), Department of Commerce, Washington, D. C. - October, 1970)

Develops voluntary standards and maintains voluntary inspection and grading service for fishery products.

Seeks more efficient ways to catch, process, and package fish.

Federal Water Quality Administration

(To be transferred December, 1970 to Environmental Protection Agency, Washington, D. C.)

Works with states in development and enforcement of standards of water quality.

For further information, write to: Department of the Interior, Washington, D. C.

INTERSTATE COMMERCE COMMISSION

Regulates transportation of public carriers by land and water between the states.

Seeks to insure reasonable transportation charges and adequate and efficient service.

Report complaints and alleged violations to any regional office or to the Interstate Commerce Commission, Washington, D. C. 20423.

DEPARTMENT OF JUSTICE

Antitrust Division

Enforces antitrust laws aimed at preventing mergers and other concentrations of economic power which may lead to monopolies and unfair practices.

Operates on the general principle that active business competition tends generally to benefit the consumer in terms of lower prices, larger variety of products and better quality and service.

For information, and reporting alleged violations of the antitrust laws, write to: Antitrust Division, Department of Justice, Washington, D. C. 20530.

Bureau of Narcotics and Dangerous Drugs

Controls illicit use of narcotics and dangerous drugs through law enforcement, educational programs, research, and publications.

Regulates legal trade in narcotic drugs used for medicinal purposes and research.

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For publications and information, write to: Bureau of Narcotics and Dangerous Drugs, U. S. Department of Justice, Washington, D. C. 20537.

DEPARTMENT OF LABOR

Bureau of Labor Statistics

Provides statistical data on prices through periodic nationwide surveys and a monthly Consumer Price Index (CPI) showing changes in retail prices paid by city families for goods and services.

Prepares standard budgets for families of differing composition.

For publications, write to: Bureau of Labor Statistics, Department of Labor, Washington, D. C. 20212.

NATIONAL CREDIT UNION ADMINISTRATION

Grants Federal credit union charters to qualified groups and regulates their operations in a self-help program of credit and thrift.

For publications and information, write to: National Credit Union Administration, Washington, D. C. 20456.

OFFICE OF ECONOMIC OPPORTUNITY

Helps low-income consumers learn how to spend money wisely, learn how to avoid fraud, and improve living conditions and home management skills through debt reduction services and family financial planning.

Provides low-income consumers with access to existing low-cost credit and savings institutions.

Helps low-income consumers with access to existing low-cost credit and savings institutions.

Helps low-income consumers create alternate sources of credit, including co-ops, buying clubs and credit unions.

Provides funds to non-profit low-income groups for experimental programs in consumer education and protection, and in general complaint handling services.

Information and publications are available from the Office of Economic Opportunity, 1200 - 19th Street, N.W., Washington, D. C. 20506.

POST OFFICE DEPARTMENT

Provides mail service.

Investigates misuse of the mails and warns against mail frauds.

Provides insurance for valuables sent through the mails.

Protects the public from illegal material sent through the mails.

Consumers should report suspected violations to their local Post Office or to the Post Office Department, Washington, D. C. 20260.

For publications, write to: Post Office Department, Washington, D. C. 20260.

SECURITIES AND EXCHANGE COMMISSION

Regulates issuances and trading in stocks and bonds to prevent fraud.

Regulates operations of investment companies such as mutual funds.

For publications, write to: Securities and Exchange Commission, Washington, D. C. 20549.

DEPARTMENT OF TRANSPORTATION

Bureau of Public Roads

Works with states to improve highway systems.

Surveys and constructs roads on public lands, such as parks, forests, and defense installations.

Stimulates improvement of auxiliary facilities such as freeway lighting and snow and ice removal.

Develops and promotes programs for highway safety.

For information, write to: Bureau of Public Roads, Federal Highway Administration, Department of Transportation, Washington, D. C. 20591.

National Highway Safety Bureau

Seeks to insure that all new cars manufactured after January 1, 1968, conform to Federal motor vehicle safety regulations.

Works to make roads and highways safer.

For information and publications, write to: National Highway Safety Bureau, Federal Highway Administration, Department of Transportation, Washington, D. C.

DEPARTMENT OF THE TREASURY

Regulates products containing alcohol.

Prevents deceptive labeling and advertising of alcoholic beverages.

Guards against counterfeiting of currency and the forgoing of government checks.

Promotes the sale of Government Savings Bonds.

Protects against imported merchandise bearing illegal or unauthorized trademarks or trade names.

The Internal Revenue Service is a division of this Department.

For publications, contact U. S. Savings Bond Division, Department of the Treasury, Washington, D. C. 20226, or the Office of Information, Room 3423, Department of the Treasury, Washington, D. C. 20220.

STATE

For assistance in developing and implementing consumer education programs. Free consultative services to local schools available in subject disciplines.

Consumer Education Consultant
Division of Program Development
Kentucky Department of Education
Frankfort, Kentucky 40601

For sample curriculum materials from both within and outside Kentucky available on free loan:

Educational Resources Unit
Kentucky Department of Education
Frankfort, Kentucky 40601

For assistance in implementing consumer education programs and direct aid with all consumer problems, including information concerning who to contact for specific concern:

The Assistant Attorney General
for Consumer Protection
The State Capitol
Frankfort, Kentucky 40601

Toll free consumer hotline, available to all citizens with a consumer related problem. Call toll free: 1-800-372-2960.

For assistance with consumer concerns that are directly related to health or welfare programs:

The Office of the Ombudsman
Department for Human Resources
Frankfort, Kentucky 40601

For assistance with consumer concerns that relate to banking and securities, insurance, labor, mines and minerals and public utilities.

Consumer Protection and Regulation Cabinet
Capital Plaza Tower
Frankfort, Kentucky 40601

LOCAL

The following agencies can provide local consumer assistance.

Better Business Bureau
County Judge
County Attorney
Mayor
Community Action Programs
County Bar, Dental and Medical Associations
Newspaper Action and Complaint Columnists
Legal Aid Agencies
Chamber of Commerce
Licensing Agencies

OTHER SOURCES

Money Management Institute
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601

J. C. Penney Company, Inc.
1301 Avenue of the Americas
New York, New York 10019

The Proctor and Gamble Company
Educational Services
P. O. Box 599
Cincinnati, Ohio 45201

Mass Media
Newspapers
Magazines
Television
Radio

Individuals
Community
Doctors
Home Economists
Lawyers
Librarians
Nurses
Social Workers
Teachers

Services
Banks
Credit Bureau Representatives
Life Insurance Agents
Property Insurance Agents
Public Utility Home Economist
Realtors Board Representative

Sears, Roebuck and Co.
Consumer Education Service
Department 703 -- Public Relations
303 East Ohio Street
Chicago, Illinois 60611

Consumer Products
Packages
Labels
Tags
Instruction Booklets
Warranties and Guarantees

Business
Trade Associations
Retailers
Supermarket Managers
New & Used Car Dealers
Department Store Manager
Clothing Store Manager
Variety Store Manager
Discount Furniture Store Manager

Kentucky Retail Federation
P. O. Box 237
Georgetown, KY 40324

FILMS FOR CONSUMER EDUCATION

Summer, 1975

JUSTICE IN THE MARKETPLACE, 1974, 35 mm. sound color filmstrip kit, 2 filmstrips 93 and 131 frames, with two records or two cassettes, kit includes ten linemasters, a reading and resources list, exercise for review, discussion sheet, guide to teaching which includes helps and the script for the filmstrips, $43 for kit with records, $47.50 for kit with cassettes, Changing Times, Education Service, 1729 H Street, N.W., Washington, D. C. 20006.

BANKING AND BANKING SERVICES, 1974, 35 mm. sound color filmstrip kit, 2 filmstrips 111 and 118 frames, with two records or two cassettes, kit includes 10 linemasters, reading and resources list, exercise for review, discussion sheet, and guide to teaching which includes helps and script for filmstrips, $43 for kit with records, $47.50 for kit with cassettes, Changing Times, Education Service, 1729 H Street, N. W., Washington, D. C. 20006.

JOURNEY'S END, approximately 1974, 16 mm. color, sound film, 30 minutes, $, rental fee, Div. of Cinema, Film Distribution Section, Univ. of So. California, University Park, Los Angeles, CA 90007.

METRIC MEASURE MADE EASY, 1974, 16 mm. color, sound film, 14 min., rental fee $20, purchase $230, AIMS Instructional Media Services, Box 1010, Hollywood, CA 90028.

YOU OWE IT TO YOURSELF, 1974, a series of ten--16 mm. color sound films, 30 min. each, rental fee $13 per film, Audio-Visual Center, Box U-1, University of Conn., Storrs, CT 06268.

A GROWING STORY, 1973, multi-media kit that includes 198-frame color filmstrip, with cassette, 17 min., 6 color transparencies, two spirit masters, wall poster, 25 handout leaflets, 40-page program guide, $12, Kraft Foods, Educational Dept., P. O. Box 1163, Chicago, IL 60690.

INTRODUCING THE METRIC SYSTEM, 1972, 4-filmstrip series in color with 4 records, average 33 frames each, 7 min. each, $58 for the set, BFA Educational Media, 2211 Michigan Avenue, Santa Monica, CA 90406.

THE TRENDSETTER, 1970, 16mm. film, color, sound, 6 min., rental $10, sale $90, Pyramid Films, Box 1048, Santa Monica, CA 90406.

60 SECOND SPOT: THE MAKING OF A TELEVISION COMMERCIAL, 1974 16 mm. film, color, sound, 25 min., rent $30, sale $325, Pyramid Films, Box 1048, Santa Monica, CA 90406.

AGENCIES THAT PROTECT THE CONSUMER, 1970, 6-filmstrip series in color, average 35 frames each 10 min. each, with 3 records or 3 cassettes, $66 for the set, Universal Education and Visual Arts, 100 Universal City Plaza, Universal City, CA 91608.

CUT FOOD COSTS, 1974, 22 slides, color, 15 min., $3.50 including slides and script, or 50¢ for script which includes a picture of each slide, Dept. of Visual Comm., 412 Roberts Hall, Cornell Univ., Ithaca, NY 14850.

MONEY MANAGEMENT, 1974, 97 frames, color filmstrip, 23 min., with record or cassette, $30, RMI Educational Films, 701 Westport Rd., Kansas City, MO 64111.

NUTRITIONAL LABELING, 1973, 20 slides, color, with script which includes a picture of each slide, 20 min., $4.75, script only 35¢, Dept. of Visual Comm., 412 Roberts Hall, Cornell Univ., Ithaca, NY 14850.

READ THE LABEL . . . . SET A BETTER TABLE, 1974, 25 slides, color, with script, 6 min., free loan from Food and Drug Administration Regional Consumer Affairs Officer.

BEFORE YOU TAKE THAT BITE, 1974, color film with sound, 14 min., purchase price $185.00, rental price $15.00, Film Fair Communication, 10900 Ventura Blvd., Studio City, CA 91604.

BUY, BUY, 1973, color film with sound, 20 min., purchase price $250, rental $21, Churchill Films, 662 No. Robertson Blvd., Los Angeles, CA 90069.

NOT YOU TOO, 1973, color film with sound, 8 min., purchase price $100, Communications Group West, 6335 Homewood Ave., Hollywood, CA 90028.

READ THE LABEL, SET A BETTER TABLE, 1974, 16 mm. color sound film, 14 min., purchase price $58.25, from Natl. Audiovisual Center, Suitland, MD; free loan from Modern Talking Picture Service, 2323 New Hyde Park Rd., New Hyde Park, NY 11040; it may be borrowed from any Food and Drug Administration consumers affairs officer.

BUYING AN AUTOMOBILE, 1973, color film with sound, 14 min., purchase price $190, 1-3 day rental $20, AIMS Instructional Media Services, Inc., P. O. Box 1010, Hollywood, CA 90028.

GETTING DOWN TO BASICS . . . ABOUT ADVERTISING, 1974, color filmstrip, 123 frames, 20-min. record, teacher manual 32 pages, "Teacher Idea Piece" - 16 pages, poster, 508-page student leaflets, $7 per kit, P & G Educational Services, P. O. Box 14699, Cincinnati, OH 45214.

FRAUD: YOU LOSE, 1973, color film with sound, 30 min., purchase price $228, rental fee $20 a day, Summerhill Productions, P. O. Box 156, Station "Q", Toronto, Ontario, M4T 2M1.

EGG GRADES--A MATTER OF QUALITY, 1973, 16 mm. film, color, sound, 12 minutes, sale price $67, Motion Picture Service, Office of Communications, U. S. Department of Agriculture, Washington, D. C. 20250; may be borrowed from Cooperative Extension Libraries at Land Grant Universities in 50 states and Puerto Rico.

TO SERVE A NATION, approx, 1973, 85-frame, 35 mm. color filmstrip with record, 15 min., see local Savings & Loan League, 111 E. Wacker Dr., Chicago, IL 60601, for price information.

BUYING IN A SUPERMARKET, 1973, color sound film, 15 min., purchase price $205, rent (1-3 days) $20, AIMS Instructional Media Services, Inc., P. O. Box 1010, Hollywood, CA 90028.

CONSUMER AT LARGE, 1972, 6-filmstrip series with records or cassettes, color, avg. 53 frames, 13 min., 6 filmstrips/3 records $58, 6 filmstrips/6 cassettes $76, Coronet Instructional Media, 369 W. Erie Street, Chicago, IL 60610.

THE FOOD PLATFORM, 1973, color sound film, 20 min., purchase price $260, rent $20, Pyramid Films, Box 1048, Santa Monica, CA 90406.

THE FOOD STAMP PROGRAM AND YOU, 1974, 61-slide set, 35 mm. color, cassette, $18.50, Photography Div., Office of Communications, U. S. Dept. of Agric., Washington, D. C. 20250; or same in a filmstrip for $10.50, Photo Lab, 3825 Georgia Ave., N. W., Washington, D. C. 20011.

THE METRIC SONG, 1974, color filmstrip, 31 frames, with cassette, 5 min. $4 or see your local penney's store manager for free loan, Educational Relations, J. C. Penney Co., 1301 Ave. of the Americas, New York, NY 10019.

A CREDIT CARD BOUQUET, 1973, 16 mm. film, color, sound, 10 min. price $130, Communications Group West, 6335 Homewood Avenue, Hollywood, CA 90028.

HARRY J. WOODS IS AT THE DOOR, 1973, 16 mm. film, color, sound, 13 min., price $170, rental $17, Communications Group West, 6335 Homewood Ave., Hollywood, CA 90028.

NUTRITIONAL QUACKERY, approx. 1973, 16 mm. film, sound, color 20 min., price $270, free previewing, AIMS Instructional Media Services, Inc., P. O. Box 1010, Hollywood, CA 09928.

MARRIAGE AND MONEY, 1973, 35 mm. filmstrip, color, with record or cassette, 70 frames, 15 min., purchase price $4, Institute of Life Insurance, Education Services, 277 Park Avenue, New York, NY 10017.

YOU, THE CONSUMER, 1974, 4 filmstrips in color, each averages 50 frames, 9 minutes, 2 records or 2 cassettes, each filmstrip $7.50 record for two filmstrips $4, cassette for two filmstrips $6, return privileges if not satisfactory, Society for Visual Education, Inc., 1345 Diversey Parkway, Chicago, IL 60614.

ADS AND YOU, 1973, 26 slides, cassette and script, $8, Media Resources Center, 121 Pearson, Iowa State Univ., Ames, IA 50010.

BEHIND THE DOORS ON MAIN STREET, 1973, 60 slides, script and cassette, $16.50, Media Resources Center, 121 Pearson, Iowa State Univ., Ames, IA 50010.

THE CONSUMER GAME, 1973, 16 mm., color, sound film, 17 min., $260, rent $20, Pyramid Films, Box 1048, Santa Monica, CA 90406.

CONSUMER POWER: CREDIT, 1973, 16 mm. film, color, sound, 20 min., sale price $275, rental $22, BFA Educational Media, 2211 Michigan Avenue, Santa Monica, CA 90404.

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CONSUMER EDUCATION SERIES, 1972, series of six filmstrips with six cassettes or six records, color, 55 to 81 frames per filmstrip, 12 to 18 minutes length, filmstrip with cassette $15.50 each, filmstrip with record $13.50 each, complete series $73.50 with records, $85.50 with cassettes, Doubleday Multimedia, P. O. Box 11607, Santa Ana, California 92705.

LEARNING ABOUT CONSUMER EDUCATION, 1973, series of four filmstrips and four cassettes, color, approx. 36 frames each, approx. 7 min. each, complete series $65, Doubleday Multimedia, P. O. Box 11607, Santa Ana, CA 92705.

BUSINESS AND YOU SERIES SOUND FILMSTRIPS, 1973, consists of six filmstrips of approx. 75 frames ea., color, and six records or cassettes, approx. 15 min. each., filmstrips and records $125, filmstrips and cassettes $150, Gregg/McGraw-Hill Book Co., 1211 Ave. of the Americas, New York, NY 10020.

BLUEPRINT FOR HOME BUYING, 1971, 16 mm., color, sound film, 14 min., free loan, American Land Title Assoc., 1828 L St., N. W. Washington, D. C. 20036.

CONSUMERLAND: HOW HIGH THE MOUNTAIN? 1972, 132-frame filmstrip, color, $17.50 with either record or cassette, Argus Communications, 7440 Natchez Ave., Niles, IL 60648.

CREDIT, no date, 16 mm. sound color film, 20 min., free except for postage both ways, West Glen Films, 565 Fifth Ave., New York, New York 10017

LABEL LOGIC, undated, 16 mm., color, sound film, 18 min., $245, rental fee 1-3 days $25, AIMS Instructional Media Services, Inc., P. O. Box 1010, Hollywood, CA 90028.

NO FAULT AUTO INSURANCE, approx. 1973, 16 mm. color sound film, 15 min., free except for postage both ways, West Glen Films, 565 Fifth Ave., New York, NY 10017.

THE ONLY WAY, approx. 1973, 16 mm. color sound film, 16 min., free except for postage both ways, West Glen Films, 565 Fifth Ave., New York, NY 10017.

YOU'LL EARN IT, 1973, 16 mm., color sound film, 24 min., $90, CUNA Mutual Insurance Society, P. O. Box 391, Madison, WI 53701, or free loan from Modern Talking Picture Service, 2323 New Hyde Park, NY 11040.

BUYER BEWISE SERIES, 1972, 6 color filmstrips and records or cassettes 30 min. each, $25 each with record, $30 each with cassette, series of six $135 with records, $162 with cassettes, Current Affairs Films, 24 Danbury Rd., Wilton, CT 06897.

ADVERTISING: INFORMATION, PERSUASION OR DECEPTION, 1973, 16 mm. color sound film, 12 1/2 min., $155, 30-day preview screening period, Journal Films, Inc., 909 West Diversey Parkway, Chicago, IL 60614.

CARS THAT CRASH AND BURN, 1973, 16 mm. color sound film, 27 min., purchase price $200, free loan basis, Harvest A-V, Inc., 309 Fifth Ave., New York, NY 10016.

UNDERWRITERS' LABORATORIES, INC., TESTING FOR PUBLIC SAFETY, 1973, 13 color slides with written commentary, 6 min., free, Underwriters' Laboratories, Inc., Public Information & Educational Services, 207 East Ohio St., Chicago, IL 60611.

JUST PENNIES A DAY, 1973, 16 mm. color sound film, 4 min., purchase price $50, rental fee $2.50, catalog no. 9205, Bureau of Audio-Visual (BAVI), Univ. of Wisconsin--Extension, 1324 Univ. Ave., P. O. Box 2093, Madison, WI 53701.

CONSIDER IT A BARGAIN, 1973, 16 mm. color sound film, 7 min., purchase price $50, rental fee $2.50, catalog no. 9204, Bureau of Audio-Visual (BAVI), Univ. of Wisconsin--Extension, 1327 Univ. Ave., P. O. Box 2093, Madison, WI 53701.

WISE SHOPPING MAKES CENTS, 1973, 60 slides, color, with script, $20 deposit with $15 refunded when slides are returned promptly and in good condition. Department of Consumer Affairs, 80 Lafayette St., New York, NY 10013.

KNOW YOUR RIGHT--IT'S THE LAW, 1973, 60-slide set in color with script, $20 deposit with $15 refunded when slides are returned promptly and in good condition, Department of Consumer Affairs, 80 Lafayette St., New York, NY 10013.

TYPICAL GYPS & FRAUDS, 1973, 2-filmstrips--92 and 108 frames, 2 records or cassettes, approx. 20 min. each, with records $39, with cassettes $43.50, 30-day approval, Changing Times Education Service, 1729 H St., N. W., Washington, D. C. 20006.

THE KEY TO CONSUMERISM, a series of nine 16 mm. color, sound films for junior/senior high school consumer education produced by FilmFair Communications, 10900 Ventura Blvd., Studio City, CA 91604, free preview privileges. THIS FRAUD, 8 1/4 min., $115, rental $10; TOMMY'S FIRST CAR, 11 min., $145, rental $15; YOUR RIGHT TO A HEARING, 9 1/2 min., $130, rental $10; THE BUY LINE, 11 1/2 min., $150, rental $15; READ BEFORE YOU WRITE, 6 1/4 min., $100, rental $10; MAGICAL DISAPPEARING MONEY, 11 min., $145, rental $15; ROOT IN THE DOOR, 10 min., $140, rental $15; THERE IS A LAW AGAINST IT, 8 min., $115, rental $10; and ON YOUR OWN, 23 1/4 min., $300, rental $30. A descriptive brochure of the nine films is available free.

YOUR CREDIT IS GOOD, 1972, 16 mm., sound color film, 15 min., $175 sale price, 3-day rental $13, free previewing, Journal Films, 909 Diversey Parkway, Chicago, IL 60614.

PERMANENT CARE LABELS, 1973, 50-frame filmstrip, color, with record, 6 min., $4.25, J. C. Penney Co., 1301 Avenue of the Americas, New York, NY 10019.

THE ANATOMY OF A SALE, 1972, 100-frame filmstrip, color, with record $5, Consumer Information Services, Dept. 703 Public Relations, Sears, Roebuck, Co., 303 E. Ohio St., Chicago, IL 60611.

CARITUS, 1972, 40-slide set, color, with tape, 10 min., narrative guide included, $12, Agric. Ext. Service, Univ. of Tennessee, P. O. Box 1071, Knoxville, Tenn. 37901.

LET'S GO SHOPPING, 1973, 2 filmstrips, two records or two cassettes, $39 with records, $43.50 with cassettes, Changing Times Education Service, 1729 H St., N. W., Washington, D. C. 20006.

MODERN CONSUMER EDUCATION: SUPPLEMENT ONE, 1973, multi-media kit includes 5 filmstrips, 5 cassettes, 30 copies of Student Record Book and instructor's manual, $74.50, Grolier Educational Corp., 845-3rd Ave., New York, NY 10022.

THE GREAT AMERICAN SELL, 1972, 71-frame, black & white filmstrip, with cassette or record, 15 min., worksheet master and discussion manual, including script and lesson plan, $9.75, Educational Division, New York Times, 229 W. 43rd St., New York, NY 10036

GETTING THE THINGS YOU WANT, 1972, 30 frames, color, slide set $13, filmstrip $5.50, cassette $3, order slide set from Photography Division, Office of Information, U. S. Dept. of Agriculture, Washington, D. C. 20250, order filmstrip from Photo Lab, Inc., 3825 Georgia Ave., N.W., Washington, D. C. 20011.

CONSUMER EDUCATION FILMS, 1972, a series of nine, 35 mm., color films, 6 to 23 min., rental fee per film $10 to $30 depending on length of film, sale price $100 to $300 depending on length, FilmFair Communications, 10900 Ventura Blvd., Studio City, CA 91604.

CONSUMER PROTECTION, 1972, revised, 79-slide set, color, with 15 min. cassette, $21.50, or $20 with script instead of cassette, Media Resources Center, 121 Pearson, Iowa State Univ., Ames, Iowa 50010.

DEBT--THE FLIP SIDE OF PARADISE, 1973, an 80-slide set, color, with 12 min., reel-to-reel tape, script and sample collateral material, $39.50, cassette tape $2 extra, Associated Credit Bureaus, Inc., 6767 Southwest Freeway, Houston, Texas 77036.

IN THE PUBLIC INTEREST, 1972, 35 mm. color, sound film, 18 min., free loan, purchase price $75, Council of Better Business Bureaus, 845 Third Ave., New York, NY 10022.

ADS, ADS, ADS--ALL AIMED AT US, a 69-color slide set with cassette, 23 min., kit includes quiz, teacher's guide, 1972, $32, Publication Distribution, Iowa State Univ., Ames, Iowa 50010.

LET THE BUYER PREPARE, a 70-frame, color, cartoon filmstrip with 12 inch 33 1/3 rpm record, 1971, 13 min., free, Procter & Gamble Professional Services, P. O. Box 171, Cincinnati, Ohio 45201.

INFLATION: CAUSES, CONSEQUENCES, CONTROLS, a 72-frame, color filmstrip, with 33 1/3 rpm record, teacher's and student's guides, 1972, free, Economic Stabilization Program, Price Commission, Washington, D. C. 20508.

CONSUMER AT LARGE, six filmstrips with 3 - 33 1/3 rpm records for $58, or six filmstrips with six cassettes for $73, avg. 53 frames, 13 min., 1972, Coronet Instructional Films, 65 E. South Water St., Chicago, IL 60601.

DOLLARS AND SENSE, 35 mm. color film with sound, 1970, 20 min. free loan, Association-Sterling Films, 866-3rd Ave., New York, NY 10022.

HOW TO BUY MEAT, a series of eight five-minute color, 35 mm. films, 1972, $33 each, also available for loan from nearest cooperating library; to purchase send check to Sales Branch, Natl. Audio-Visual Center, (GSA), Washington, D. C. 20409.

CONSUMERISM: GETTING YOUR MONEY'S WORTH, 1972, 48 color slides, 35 mm. with notebook containing script and some teaching aids, school price $100, Fairchild Visuals, 7 East 12th Street, New York, NY 10003.

FOODS TO HELP US GROW, 39-frame, 35 mm. filmstrip, color, cassette or LP record, 9 min., $12.50, RMI Film Productions, 4916 Main St., Kansas City, MO 64112.

LET THE BUYER BEWARE, a series of 6 color filmstrips approx. 53 frames each, with 3 cassettes or 3 LP records, complete set with teacher's manual $47.50 with cassettes, $46 with records, single filmstrip $6, single cassettes $5.50, single record $5, Eye Gate House, 146--01 Archer Avenue, Jamaica, NY 11435.

FAMILY FINANCES FILMSTRIP SERIES. 3 filmstrips. Money Makes Cents, Money Needs Managing, Money Has Meaning. National Consumer Finance Association, 1000 Sixteenth Street., N. W., Washington, D. C. 20036. $18.00 for the set.

OUR VALUES. 6 filmstrips with cassettes. Westinghouse Learning Corp., 100 Park Ave., New York, NY 10017. $91.50.

OUR SOCIETY. 6 filmstrips with cassettes. Westinghouse Learning Corp. 100 Park Ave., New York, NY 10017. $91.50.

OUR ECONOMY. 6 filmstrips with cassettes. Westinghouse Learning Corp., 100 Park Ave., New York, NY 10017, $91.50

CONSUMER EDUCATION BOOKS

High School Books

DeBrum, Haines, Malsbary, Crabbe. General Business for Economic Understanding. 1971. South Western Publishing Co., 5101 Madison Rd., Cincinnati, OH 45227. $6.32.

Fairbank, Roswell. Mathematics for the Consumer. 1971. South Western Publishing Co., 5101 Madison Rd., Cincinnati, OH 45227. $3.63.

Fitzsimmons, Cleo. Consumer Buying for Better Living. 1961. John Wiley and Sons, Inc. 605 Third Ave., New York, NY 10016. $9.95.

Garrett, P. G., E. J. Metzen. You Are a Consumer. 1973. Ginn and Company, Xerox Publishers, 274 Wyman St., Waltham, MA 02154.

Jelley, Herbert M. and Herrmann. The American Consumer: Issues and Decisions. 1973. Gregg Division, McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, NY 10020. $7.96.

Kennedy, John W., Arthur R. Olsen, and James H. Dodd. Applied Economics. 1967. South Western Publ. Co., 5101 Madison Rd., Cincinnati, OH 45227. $6.32

Lankford, Francis G. and Goe. Consumer Mathematics. 1971. Harcourt, Brace, Jovanovich, 757 Third Ave., New York, NY 10017. $4.80.

Levy, Leon, Feldman, and Gassereth. The Consumer in the Marketplace. 1970. Pitman Publishing Co., 6 East 43 Street, New York, NY 10017. $7.38.

Linder, Bertram L. Economics for Young Adults. 1971. William H. Sadlier, 11 Park Place, New York, NY 10007. $4.50.

Linder, Bertram L. You, the Consumer. 1973. William H. Sadlier, 11 Park Place, New York, NY 10007. $2.25.

Nickell, Dorsey & Budolfson. Management in Family Living. 1976. John Wiley, 605 Third Ave., New York, NY 10016. $10.95.

Oppenheim, Irene. Management for the Modern Home. 1972. MacMillan Co., 866 Third Ave., New York, NY 10022. $6.95.

Price, Ray, Musselman and Hall. General Business for Everyday Living. 1972. Gregg Div., McGraw-Hill Book Co., Princeton Rd., Hightstown, NJ 08520. $7.72.

Raines, M. Consumers' Management. 1973. Charles A. Bennett Co., 809 West Detwiler Dr., Peoria, IL 61614. $6.54.

Schoenfeld, David and Natella. The Consumer and His Dollars. 1972. Oceana Publ., 75 Main St., Dobbs Ferry, NY 10522. $6.00 (Instructor's manual is available.).

Thal, Helen M. and Holcombe. Your Family and Its Money. 1968. Houghton Mifflin Co., 110 Tremont St., Boston, MA 02107. $6.00.

Warmke, Roman P., Wyllie, Sellers. Consumer Decision Making--Guidelines to Better Living. 1972. Southwestern Publ. Co., 5101 Madison Rd., Cincinnati, OH 45227. $6.04.

Warmke, Roman F., Wyllie, Wilson, Eyster. Consumer Economic Problems. 1971. Southwestern Publ. Co., 5101 Madison Rd., Cincinnati, OH 45227. $5.96.

Wilhelms, Heimerl, Jelley. Consumer Economics. 1966. Gregg Div., McGraw-Hill Book Co., Princeton-Hightstown Rd., Box 404, Hightstown, NJ 08520. $6.12.

JUNIOR AND SENIOR HIGH SCHOOL BOOKS--Easy Reading

Co-Ed Forecast Books. Better Buymanship Books. 1967. Clothing, Food, Home Furnishings, Dollar Sense. Scholastic Magazines, Inc., 904 Sylvan Ave., Englewood Cliffs, NJ 07632. 65¢ for each book.

Spitze, H. T. and P. H. Rotz. Where Does the Money Go? 1969. Steck-Vaughn Co., Austin, TX $1.08. For beginning adult students who wish to improve their basic reading skills.

Xerox Corp. Consumer Education Series. 1967. Dress Well for Little Money, Refunds and Exchanges, Buying Appliances, What's Good Furniture?, Be Sharp! Don't Be Cheated. Ginn and Co., Xerox College Publ., 274 Wyman St., Waltham, MA 02154. $4.62 for the set.

ELEMENTARY BOOKS

Beery, Mary. Young Teens and Money. 1971. McGraw-Hill Book Co., Princeton Rd., Hightstown, NJ 08520. $3.88.

Glassner, Sherwin S. How the American Economic System Functions. 1968. Benefic Press, Westchester, IL $2.40.

Rosenblum, Marc. Economics of the Consumer. 1970. Lerner Publ., 241 First Ave., Minneapolis, MN 55401. $3.95.

Spitze, H. T. and P. H. Rotz. Where Does the Money Go? 1969. Steck-Vaughn Co., Austin TX $1.08. (For beginning adult students who wish to improve their basic reading skills.)

Stanek, Muriel. How People Earn and Use Money. 1968. Benefic Press, Westchester, IL $2.40.

Wilson and Warmke. Life on Paradise Island. 1972. Scott Foresman and Co., 1900 E. Lake Road, Glenview, IL 60025. $2.10.

SEE ALSO:

Consumer Education Materials Project. Early Childhood Consumer Education. 1972. Consumers Union of U. S., Inc., Mt. Vernon, NY 10550. $3.00.

Consumer Education Materials Project. Elementary Level Consumer Education. 1972. Consumers Union of U. S., Inc., Mt. Vernon, NY 10550. $3.00.

Suggested Guidelines for Consumer Education, Grades K-12. 1970. Office of Consumer Affairs, New Executive Office Building, Washington, D. C. 20506. Single copy free.

SELECTED BOOKS OF GENERAL CONSUMER INTEREST

Action for a Change, A Student's Manual for Public Interest Organizations. Nader, 1972.
After Cars Crash. Keeton and O'Connell. 1967
American Way of Death.
Backward Art of Spending Money. Mitchell. 1937.
Black Consumer. Joyce. 1971.
Boom is Going Bust. Sullivan. 1968.
Business Week's Guide to Personal Business. Wiltsee. 1970.
Can You Be Sure of Your Experts? Golde. 1969.
Chemical Feast. Turner. 1970.
Citizen Nader. McCarry. 1972.
Cothing, A Study in Human Behavior. Ryan. 1966.
Consumer Action Guide. Rosenbloom. 1973.
Consumer Behavior. Engel. 1973.
Consumer Behavior. Holloway, Mattelstaedt, and Venkatesan. 1971.
Consumer's Guide to Better Buying. Margolius. 1972.
Consumer's Guide to Insurance Buying. Chernile. 1970.
Consumer Housing. Garrett. 1972.
Consumer Rights: Battle in the Marketplace. Donnelly and Ehrle. 1970.
Consumerism: Search for Consumer Interest. Aaker and Day. 1971.
Cosmetics, The Great American Skin Game. Stabile. 1973.
Dark Side of the Marketplace. Magnuson. 1968.
Drugs and Youth. Brenner, Coles and Meagher. 1970.
Eternal Bliss Machine. Telingson. 1973.
Family Guide to Better Food and Better Health. Deutsch. 1972.
Fleecing the Lambs. Elias. 1971.
Food Pollution: The Violation of the Inner Ecology. Van Allen. 1972.
Frauds, Swindles and Rackets. Rosefsky. 1971.
Funeral Customs, Their Origin and Development. Puckle. 1926.

Future Shock. Toffler. 1970.
Ghetto Marketplace. Sturdivant. 1969.
Going Broke and How to Avoid It. Groupe. 1972.
Great Land Hustle. Paulson. 1972.
Hidden Persuaders. Packard. 1972.
Hot War on the Consumer. Standford. 1969.
Household Equipment. Peet. 1970.
How to Buy a House. Moger, Burke and Garrison. 1969.
How to Buy Stocks. Engel. 1971.
How to Live Cheap but Good. Poriss. 1970.
How to Live on Your Income. Reader's Digest Association. 1970.
I Can Sell You Anything. Stevens. 1972.
If Teachers Were Free. Renfield. 1969.
Innocent Consumer vs. The Exploiters. Margolius. 1967.
Jungle. Sinclair. 1965.
Licit and Illicit Drugs. Brecher. 1972.
Making It, a Guide to Student Finances. Harvard Student Agencies. 1973.
Managing Your Family Finances. Lasser Tax Institute. 1973.
Medicine Show. Editors of Consumer Reports. 1971.
Money Tree. De Camp. 1972.
Mutual Fund Trap. Springer. 1973.
Myth of the Middle Class. Parker. 1972.
No Deposit-No Return. Johnson. 1970.
Personal Finance. Britton. 1971.
Personal Finance. Hastings. 1972.
Politics of Consumer Protection. Nadel. 1971.
Poor Pay More. Caplovitz. 1967.
Poverty in America. Ferman, Dornbluh, and Haber. 1969.
Radical Consumer's Handbook. Solomon. 1972.
Regulators. Kohlmeier. 1969.
Report on Life Insurance. Consumers Union. 1972.
Retirement Handbook. Buckley. 1971.